

# For your Benefit

## Why life insurance?

Life can change in an instant. If your life were unexpectedly cut short, how would your family sustain its standard of living and meet future financial goals?

## Annual enrollment action

1. If you need to make changes to your Supplemental Term Life and AD&D insurance coverage or coverage for your spouse and/or child(ren), submit a completed Enrollment form to your Department of Employee Services.
2. If you elect coverage that is not guaranteed, as outlined within this booklet, Minnesota Life will mail an Evidence of Insurability form to you to complete and return within a postage-paid envelope.

## Your Group Term Life insurance

The Lake County Board of County Commissioners (Lake County BCC) provides you with a base amount of Group Term Life and Accidental Death and Dismemberment (AD&D) insurance as an added employment benefit. You may supplement this with additional Term Life and AD&D insurance for yourself, your spouse, and your dependent children.

Coverage options, guaranteed issues (GI) opportunities and this plan's favorable rates are introduced within this document. Following is information about the features and complimentary additional services automatically included as part of your program.

## Features of your plan

- **Portability** – If you leave or retire from Lake County BCC you may be eligible to take your coverage with you and pay premiums directly to Minnesota Life. Premiums may be higher than those paid by active employees.
- **Accidental Death and Dismemberment (AD&D)** – AD&D provides you with an additional insurance benefit if your death results from a covered accident, or pays a benefit to you should you suffer a loss from a covered injury as defined in the plan.
- **Accelerated Benefit** – Receive early payment of benefits, up to 100 percent of the face amount, if the insured becomes terminally ill with a life expectancy of 12 months or less.
- **Waiver of Premium** – Premiums for your life coverage may be waived if you become disabled before age 60.

## Additional services automatically included

- **Beneficiary Financial Counseling** – Beneficiaries may take advantage of independent financial counseling services from PricewaterhouseCoopers LLP.
- **Legal Services** – Ceridian provides employees and their dependents telephone access to a national network of 22,000+ accredited attorneys for consultation on simple wills, estate planning documents and other legal issues. Discounts are available for participating attorneys. Contact Ceridian at 1-877-849-6034 or visit [LifeWorks.com](http://LifeWorks.com) (user name: *will* password: *preparation*).
- **Travel Assistance Services** – Global Rescue provides travel assistance services to all active U.S. employees covered under the group life insurance program and their spouses and dependents. The services are available 24/7/365 for emergency assistance and transport services when traveling 100 or more miles away from home. Pre-trip resources are also available. For more information, including program terms and conditions, visit [LifeBenefits.com/travel](http://LifeBenefits.com/travel) or call 1-855-516-5433 in the U.S. and Canada. From other locations, you can call collect to +1-617-426-6603
- **Legacy Planning Services** – Employees and dependents can access resources designed to help individuals and families work through end-of-life issues when dealing with the loss of a loved one or planning for their own passing. These resources are available at [LegacyPlanningServices.com](http://LegacyPlanningServices.com).

## Take advantage of a guaranteed coverage opportunity during annual enrollment

Each Fall, current participants in the Supplemental and Spouse Term Life coverages have the opportunity to increase their group life insurance amounts without providing Evidence of Insurability (EOI) – meaning no health questions to answer to be approved for insurance. The following guaranteed issue (GI) offers are available during annual enrollment:

- **Employee** – Increase coverage one level (\$10,000) not to exceed the GI limit of \$100,000.
- **Spouse** – Increase coverage one level (\$5,000) not to exceed the GI limit of \$25,000.
- **Child** – All coverage elections guaranteed up to the GI limit of the lesser of \$10,000 or 50 percent of employee's total coverage.

This annual enrollment offer does not extend to employees who are not enrolled in the Supplemental or Spouse Term Life plans and to employees previously declined for coverage.

## Your plan at a glance

<b>Basic Term Life and Accidental Death and Dismemberment (AD&amp;D)</b>	<ul style="list-style-type: none"><li>• One times annual salary; not to exceed \$200,000</li><li>• Includes matching Accidental Death and Dismemberment (AD&amp;D) benefit</li><li>• Coverage automatically decreases, beginning at age 65, to a percentage of the coverage in force prior to age 65 as follows:<ul style="list-style-type: none"><li>– To 50 percent at age 70</li><li>– To 65 percent at age 65</li></ul></li></ul>
<b>Supplemental Term Life</b>	<ul style="list-style-type: none"><li>• \$10,000 increments; not to exceed the lesser of five times annual salary or \$300,000</li><li>• Up to \$100,000 guaranteed without Evidence of Insurability if elected within 30-day initial eligibility period</li><li>• An underwriting review process is required for elections of more than \$100,000 during initial eligibility or for amounts that exceed the \$10,000 guaranteed issue offer during annual enrollment</li></ul>
<b>Supplemental AD&amp;D</b>	<ul style="list-style-type: none"><li>• \$10,000 increments; not to exceed the lesser of five times annual salary or \$300,000</li><li>• Not to exceed Supplemental Life coverage amount</li></ul>
<b>Spouse Term Life</b>	<ul style="list-style-type: none"><li>• \$5,000 increments; not to exceed the lesser of 50 percent of employee's total coverage or \$150,000</li><li>• Up to \$25,000 guaranteed without Evidence of Insurability if elected within 30-day initial eligibility period (employee hire or wedding date)</li><li>• An underwriting review process is required for elections of more than \$25,000 during initial eligibility or for amounts that exceed the \$5,000 guaranteed issue offer during annual enrollment</li></ul>
<b>Spouse AD&amp;D</b>	<ul style="list-style-type: none"><li>• \$5,000 increments; not to exceed 50 percent of employee's Life amount (AD&amp;D amount not to exceed Life amount)</li></ul>
<b>Child Term Life</b>	<ul style="list-style-type: none"><li>• \$2,500 increments; not to exceed the lesser of 50 percent of employee's total coverage or \$10,000</li><li>• Children are eligible if they are 15 days old or older, and until the end of the calendar year in which the child reaches age 19. The limiting age may be extended until the end of the calendar year in which the child reaches age 25, if the child meets the following requirements: dependent upon the covered employee for financial support and living in the household of the covered employee or a full-time or part-time student; Children age 19 or older are also eligible if they are physically or mentally incapable of self-support, were incapable of self-support prior to age 19 (25 if a full-time or part-time student) and are financially dependent on the certificate holder (employee) for more than one-half of their support and maintenance</li><li>• Children age 15 days to six months are provided 10 percent of the coverage amount</li><li>• A child may only be covered by one parent</li></ul>
<b>Child AD&amp;D</b>	<ul style="list-style-type: none"><li>• \$2,500 increments; not to exceed 50 percent of employee's Life amount (AD&amp;D amount not to exceed Life amount)</li></ul>

## How much will it cost?

The cost of Supplemental Life insurance is based on the insured person's age, effective October 1, and the amount of insurance elected.

### Employee Term Life insurance rates per pay period (24 pay periods per year)

Age Brackets	Rate Per 1,000	10,000	20,000	30,000	40,000	50,000	60,000	70,000	80,000	90,000	100,000	110,000
Under 25	\$ 0.06	\$ 0.30	\$ 0.60	\$ 0.90	\$ 1.20	\$ 1.50	\$ 1.80	\$ 2.10	\$ 2.40	\$ 2.70	\$ 3.00	\$ 3.30
25 to 29	0.06	0.30	0.60	0.90	1.20	1.50	1.80	2.10	2.40	2.70	3.00	3.30
30 to 34	0.09	0.45	0.90	1.35	1.80	2.25	2.70	3.15	3.60	4.05	4.50	4.95
35 to 39	0.10	0.50	1.00	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50
40 to 44	0.13	0.65	1.30	1.95	2.60	3.25	3.90	4.55	5.20	5.85	6.50	7.15
45 to 49	0.20	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	11.00
50 to 54	0.33	1.65	3.30	4.95	6.60	8.25	9.90	11.55	13.20	14.85	16.50	18.15
55 to 59	0.59	2.95	5.90	8.85	11.80	14.75	17.70	20.65	23.60	26.55	29.50	32.45
60 to 64	0.79	3.95	7.90	11.85	15.80	19.75	23.70	27.65	31.60	35.55	39.50	43.45
65 to 69	1.39	6.95	13.90	20.85	27.80	34.75	41.70	48.65	55.60	62.55	69.50	76.45
70 to 74	2.25	11.25	22.50	33.75	45.00	56.25	67.50	78.75	90.00	101.25	112.50	123.75
75 & over	3.65	18.25	36.50	54.75	73.00	91.25	109.50	127.75	146.00	164.25	182.50	200.75

Age Brackets	120,000	130,000	140,000	150,000	160,000	170,000	180,000	190,000	200,000	210,000	220,000	230,000
Under 25	\$ 3.60	\$ 3.90	\$ 4.20	\$ 4.50	\$ 4.80	\$ 5.10	\$ 5.40	\$ 5.70	\$ 6.00	\$ 6.30	\$ 6.60	\$ 6.90
25 to 29	3.60	3.90	4.20	4.50	4.80	5.10	5.40	5.70	6.00	6.30	6.60	6.90
30 to 34	5.40	5.85	6.30	6.75	7.20	7.65	8.10	8.55	9.00	9.45	9.90	10.35
35 to 39	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50
40 to 44	7.80	8.45	9.10	9.75	10.40	11.05	11.70	12.35	13.00	13.65	14.30	14.95
45 to 49	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00
50 to 54	19.80	21.45	23.10	24.75	26.40	28.05	29.70	31.35	33.00	34.65	36.30	37.95
55 to 59	35.40	38.35	41.30	44.25	47.20	50.15	53.10	56.05	59.00	61.95	64.90	67.85
60 to 64	47.40	51.35	55.30	59.25	63.20	67.15	71.10	75.05	79.00	82.95	86.90	90.85
65 to 69	83.40	90.35	97.30	104.25	111.20	118.15	125.10	132.05	139.00	145.95	152.90	159.85
70 to 74	135.00	146.25	157.50	168.75	180.00	191.25	202.50	213.75	225.00	236.25	247.50	258.75
75 & over	219.00	237.25	255.50	273.75	292.00	310.25	328.50	346.75	365.00	383.25	401.50	419.75

Age Brackets	240,000	250,000	260,000	270,000	280,000	290,000	300,000
Under 25	\$ 7.20	\$ 7.50	\$ 7.80	\$ 8.10	\$ 8.40	\$ 8.70	\$ 9.00
25 to 29	7.20	7.50	7.80	8.10	8.40	8.70	9.00
30 to 34	10.80	11.25	11.70	12.15	12.60	13.05	13.50
35 to 39	12.00	12.50	13.00	13.50	14.00	14.50	15.00
40 to 44	15.60	16.25	16.90	17.55	18.20	18.85	19.50
45 to 49	24.00	25.00	26.00	27.00	28.00	29.00	30.00
50 to 54	39.60	41.25	42.90	44.55	46.20	47.85	49.50
55 to 59	70.80	73.75	76.70	79.65	82.60	85.55	88.50
60 to 64	94.80	98.75	102.70	106.65	110.60	114.55	118.50
65 to 69	166.80	173.75	180.70	187.65	194.60	201.55	208.50
70 to 74	270.00	281.25	292.50	303.75	315.00	326.25	337.50
75 & over	438.00	456.25	474.50	492.75	511.00	529.25	547.50

Rates increase with age and are subject to change.

## Spouse Term Life insurance rates per pay period (24 pay periods per year)

Age Brackets	Rate Per 1,000	5,000	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000	55,000	60,000	65,000	70,000	75,000
Under 25	\$ 0.05	\$ 0.13	\$ 0.25	\$ 0.38	\$ 0.50	\$ 0.63	\$ 0.75	\$ 0.88	\$ 1.00	\$ 1.13	\$ 1.25	\$ 1.38	\$ 1.50	\$ 1.63	\$ 1.75	\$ 1.88
25 to 29	0.06	0.15	0.30	0.45	0.60	0.75	0.90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25
30 to 34	0.07	0.18	0.35	0.53	0.70	0.88	1.05	1.23	1.40	1.58	1.75	1.93	2.10	2.28	2.45	2.63
35 to 39	0.09	0.23	0.45	0.68	0.90	1.13	1.35	1.58	1.80	2.03	2.25	2.48	2.70	2.93	3.15	3.38
40 to 44	0.11	0.28	0.55	0.83	1.10	1.38	1.65	1.93	2.20	2.48	2.75	3.03	3.30	3.58	3.85	4.13
45 to 49	0.16	0.40	0.80	1.20	1.60	2.00	2.40	2.80	3.20	3.60	4.00	4.40	4.80	5.20	5.60	6.00
50 to 54	0.27	0.68	1.35	2.03	2.70	3.38	4.05	4.73	5.40	6.08	6.75	7.43	8.10	8.78	9.45	10.13
55 to 59	0.43	1.08	2.15	3.23	4.30	5.38	6.45	7.53	8.60	9.68	10.75	11.83	12.90	13.98	15.05	16.13
60 to 64	0.75	1.88	3.75	5.63	7.50	9.38	11.25	13.13	15.00	16.88	18.75	20.63	22.50	24.38	26.25	28.13
65 to 69	1.24	3.10	6.20	9.30	12.40	15.50	18.60	21.70	24.80	27.90	31.00	34.10	37.20	40.30	43.40	46.50

Age Brackets	80,000	85,000	90,000	95,000	100,000	105,000	110,000	115,000	120,000	125,000	130,000	135,000	140,000	145,000	150,000
Under 25	\$ 2.00	\$ 2.13	\$ 2.25	\$ 2.38	\$ 2.50	\$ 2.63	\$ 2.75	\$ 2.88	\$ 3.00	\$ 3.13	\$ 3.25	\$ 3.38	\$ 3.50	\$ 3.63	\$ 3.75
25 to 29	2.40	2.55	2.70	2.85	3.00	3.15	3.30	3.45	3.60	3.75	3.90	4.05	4.20	4.35	4.50
30 to 34	2.80	2.98	3.15	3.33	3.50	3.68	3.85	4.03	4.20	4.38	4.55	4.73	4.90	5.08	5.25
35 to 39	3.60	3.83	4.05	4.28	4.50	4.73	4.95	5.18	5.40	5.63	5.85	6.08	6.30	6.53	6.75
40 to 44	4.40	4.68	4.95	5.23	5.50	5.78	6.05	6.33	6.60	6.88	7.15	7.43	7.70	7.98	8.25
45 to 49	6.40	6.80	7.20	7.60	8.00	8.40	8.80	9.20	9.60	10.00	10.40	10.80	11.20	11.60	12.00
50 to 54	10.80	11.48	12.15	12.83	13.50	14.18	14.85	15.53	16.20	16.88	17.55	18.23	18.90	19.58	20.25
55 to 59	17.20	18.28	19.35	20.43	21.50	22.58	23.65	24.73	25.80	26.88	27.95	29.03	30.10	31.18	32.25
60 to 64	30.00	31.88	33.75	35.63	37.50	39.38	41.25	43.13	45.00	46.88	48.75	50.63	52.50	54.38	56.25
65 to 69	49.60	52.70	55.80	58.90	62.00	65.10	68.20	71.30	74.40	77.50	80.60	83.70	86.80	89.90	93.00

Rates increase with age and are subject to change.

## Child Term Life insurance rates per pay period (24 pay periods per year)

Rate per	5,000	7,500	10,000
2,500	\$ 0.15	\$ 0.30	\$ 0.45
	\$ 0.30	\$ 0.45	\$ 0.60

## Questions?

If you have questions about your life insurance benefits or beneficiary designation, please contact a representative of your Department of Employee Services at 343-9596.

## Supplemental Accidental Death and Dismemberment (AD&D)

Rates / \$1,000 of coverage / month

- Employee \$0.050
- Spouse \$0.030
- Child \$0.050

All rates are subject to change.

Services provided by Ceridian, Global Rescue LLC, and PricewaterhouseCoopers LLP are their sole responsibility. The services are not affiliated with Minnesota Life or its group contracts and may be discontinued at any time. Certain terms, conditions and restrictions may apply when utilizing the services.

This is a summary of plan provisions related to the insurance policy issued by Minnesota Life to Lake County Board of County Commissioners. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations, and terms of coverage.

This product is offered under policy form series MHC-96-13180.9.

## MINNESOTA LIFE

### Minnesota Life Insurance Company

A Securian Company

### Group Insurance

[www.LifeBenefits.com](http://www.LifeBenefits.com)

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